

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tommy Garrett
Annette Crain
Debtor(s)

Case No. 17-19736

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/01/2017.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,536.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,536.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,388.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$198.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,586.10**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIFIRST HOME IMPROVEMENT	Unsecured	0.00	NA	NA	0.00	0.00
CATON RIDGE HOMEOWNERS ASSO	Secured	0.00	NA	NA	0.00	0.00
CATON RIDGE HOMEOWNERS ASSO	Secured	3,275.04	NA	NA	301.55	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	21,874.37	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	19,000.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Secured	17,901.00	NA	NA	1,648.35	0.00
AAA CHECKMATE LLC	Unsecured	2,097.07	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	9,435.00	NA	NA	0.00	0.00
BLITT & GAINES	Unsecured	3,270.36	NA	NA	0.00	0.00
BROTHER LOAN & FINANCE CO	Unsecured	2,061.56	NA	NA	0.00	0.00
CAB SERV/CITY OF JOLIET ALARM S	Unsecured	80.00	NA	NA	0.00	0.00
CAB SERV/CITY OF JOLIET PARKING	Unsecured	70.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,493.00	NA	NA	0.00	0.00
CATON RIDGE HOA/FOSTER PREMIE	Unsecured	1,296.01	NA	NA	0.00	0.00
CHARTER ONE CC	Unsecured	5,547.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,444.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	315.74	NA	NA	0.00	0.00
COMED	Unsecured	248.76	NA	NA	0.00	0.00
COMENITY BANK/LANE BRYANT	Unsecured	560.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/HSN	Unsecured	676.00	NA	NA	0.00	0.00
CORPORATE AMERICA FCU	Unsecured	1,975.00	NA	NA	0.00	0.00
CREDIT ONE LLC	Unsecured	2,200.00	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	3,270.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DSNB MACYS	Unsecured	2,867.00	NA	NA	0.00	0.00
AT&T/ENHANCED RECOVERY CORP	Unsecured	225.00	NA	NA	0.00	0.00
FRDM/CBSD	Unsecured	445.00	NA	NA	0.00	0.00
HSBC/MENARDS	Unsecured	10,886.00	NA	NA	0.00	0.00
AT&T/IC SYSTEM	Unsecured	225.00	NA	NA	0.00	0.00
JOHA PROVENA REGIONAL CANCER	Unsecured	616.00	NA	NA	0.00	0.00
KEAY & COSTELLO PC/CATON RIDG	Unsecured	1,165.88	NA	NA	0.00	0.00
MIDLAND FUNDING/CITIBANK NA	Unsecured	809.00	NA	NA	0.00	0.00
EDUCATION NAVIENT	Unsecured	77,334.00	NA	NA	0.00	0.00
PORT REC/WORLD FIN NTWRK BNK	Unsecured	1,967.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	77.88	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	2,872.00	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	1,935.00	NA	NA	0.00	0.00
SIR FINANCE CORP	Unsecured	1,748.00	NA	NA	0.00	0.00
SYSTEM	Unsecured	425.57	NA	NA	0.00	0.00
UNITED RECOVERY SERVICE	Unsecured	200.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	400.00	NA	NA	0.00	0.00
WOODVIEW COMMONS	Unsecured	1,716.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$1,648.35	\$0.00
All Other Secured	\$0.00	\$301.55	\$0.00
TOTAL SECURED:	\$0.00	\$1,949.90	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,586.10</u>
Disbursements to Creditors	<u>\$1,949.90</u>

TOTAL DISBURSEMENTS : **\$3,536.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.